

**Information to identify the case:**

Debtor 1	Karen A Barrios		Social Security number or ITIN xxx-xx-3515	
	First Name	Middle Name	Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name		Social Security number or ITIN -----	
	First Name	Middle Name	Last Name	EIN -----
United States Bankruptcy Court		District of New Jersey		
Case number: 17-35402-CMG				

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Karen A Barrios

3/23/18

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Karen A Barrios  
Debtor

Case No. 17-35402-CMG  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: 318

Page 1 of 1  
Total Noticed: 14

Date Rcvd: Mar 23, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 25, 2018.

db +Karen A Barrios, 634 McClellan Avenue, Hamilton, NJ 08610-5626  
517235789 +Citibank/Best Buy, Centralized Bk/Citicorp Credit Svrs, Po Box 790040,  
St Louis, MO 63179-0040  
517235790 +Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040,  
Saint Louis, MO 63179-0040  
517235793 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QDESTRAFFI.COM Mar 24 2018 02:58:00 Daniel E Straffi, Straffi & Straffi, LLC,  
670 Common Way, Toms River, NJ 08755-6431  
smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 23 2018 23:20:42 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 23 2018 23:20:36 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
517235784 EDI: BMW.COM Mar 24 2018 02:58:00 BMW Financial Services, P.O. Box 3608,  
Dublin, OH 43016  
517235785 EDI: BMW.COM Mar 24 2018 02:58:00 Bmw Financial Services, Attn: Bankruptcy Department,  
Po Box 3608, Dublin, OH 43016  
517247083 +EDI: AISACG.COM Mar 24 2018 02:58:00 BMW Financial Services NA, LLC,  
AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901  
517235786 +EDI: CAPITALONE.COM Mar 24 2018 02:58:00 Capital One, Attn: Bankruptcy, Po Box 30253,  
Salt Lake City, UT 84130-0253  
517235791 +E-mail/Text: ptovar@princetonfcu.org Mar 23 2018 23:20:22 Princeton Fcu,  
104 Carnegie Ctr Ste 103, Princeton, NJ 08540-6232  
517238289 +EDI: RMSC.COM Mar 24 2018 02:58:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021  
517235792 +EDI: RMSC.COM Mar 24 2018 02:58:00 Synchrony Bank/ JC Penneys, Attn: Bankruptcy,  
Po Box 956060, Orlando, FL 32896-0001

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517235788\* +Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253  
517235787\* +Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 25, 2018

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 23, 2018 at the address(es) listed below:

Bong June Kim on behalf of Debtor Karen A Barrios bjkim@kimbae.com, kimbaecompany@gmail.com  
Daniel E Straffi dstraffil@comcast.net, dstraffi@ecf.epiqsystems.com  
U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 3